

# Consumer Alert: Insurance Commissioner Stewart Recommends Reviewing Your Policies This Holiday Season

Dover, DE – Much of Delaware has already seen snow this year, ahead of the official start of winter. *“Winter weather and its impact on our vehicles and homes is a good reason for consumers to review their insurance policies and make necessary updates, if needed,”* says Insurance Commissioner Karen Weldin Stewart. The Delaware Department of Insurance has some tips and suggestions to help ensure peace-of-mind during the Holidays and in the year ahead.

Driving in a Winter Wonderland: As mentioned, many Delawareans have already had to deal with driving in snow and slush this December. Check your auto policy to confirm that it is appropriate for your needs. A new luxury vehicle will require a different level of coverage than an older car. You should also check your liability limits to make sure you have adequate protection against injury or damage if you cause an accident. Some discount policies do not cover uninsured motorists. If you aren't sure if your policy has you covered for situations such as this call your agent or insurance company to find out if you should enhance your coverage.

Do you know what to do if you are involved in an accident? Always keep a copy of your insurance card and your insurance provider's contact information in the car. To take the stress out of filing a claim after an accident, the National Association of Insurance Commissioners (NAIC) created

[WRECKCHECK](#), a free smartphone app that walks you through the process of gathering information following an accident. You can then email the report directly to your insurance agent. WRECKCHECK is available for iPhone and Android devices. There is also a PDF version available for download. Visit the Department of Insurance website at [www.delawareinsurance.gov](http://www.delawareinsurance.gov) for links to download the apps.

Home for the Holidays: Your homeowner's or renter's policy can protect you against common holiday debacles, so check your policy before you deck the halls. If someone slips and falls on your icy driveway, your homeowner's policy will pay for some medical expenses, but ask your insurance provider if you have adequate liability limits. In addition, in the unfortunate event that your gifts are stolen, check to see if they are covered by your policy.

When you're reviewing your policy you should confirm if you have "actual cash-value" coverage or "replacement cost" coverage. With actual cash-value coverage you will only be reimbursed for the current cost of the property at the time of the claim, minus the deductible. If you have replacement cost coverage, you will be reimbursed for the full value of the replacement item, minus the deductible.

A standard homeowner's policy will also provide coverage, subject to your deductible, if your home suffers damage during a winter storm or a house fire. Some policies offer additional living expenses if you are unable to live in your home during repairs. Check with your insurance provider to determine what your policy covers. If you heat your home by woodstove or fireplace and haven't had your chimney inspected or cleaned recently you should consider having a qualified chimney sweep

confirm that yours is safe for use for the season.

Insurance Commissioner Stewart expressed that, ***“Anyone with a homeowner’s or renter’s insurance policy should have a home inventory, but numerous surveys show that 45% to 55% of consumers do not track their belongings. The holidays are a great time to create your first home inventory or update the one you have currently.”*** This will help ensure your homeowner’s or renter’s policy provides enough coverage for your belongings, as you may need a separate rider for high-cost items like jewelry, art or electronics. The NAIC’s free smartphone app, [myHOMEScr.APP.book](#), makes the process of creating a home inventory quick and easy. You can download the app for Apple devices in iTunes and Google Play, or you can download a PDF version. Include as much information about your items as you can, such as receipts, photos and serial numbers.

In the unfortunate event that any of your Christmas gifts are damaged or stolen within 90 days of purchase and you bought the item(s) with a credit card call the card issuer to see if you qualify for a free purchase protection program. The benefits offered vary widely but some cards will provide 60-day or 90-day returns on items that are damaged or stolen. The per-incident dollar amount varies by card and you must follow all requirements for filing claims but there are numerous stories of consumers saving hundreds of dollars by utilizing these benefits. These services could potentially save you from filing a claim on your homeowner’s or renter’s policy saving you money on the deductible and potential premium increases.

Health: It’s important to do an insurance check-up on your current health plan – especially if you are considering new options, such as updated plans offered by your employer or

your state marketplace. Make sure to check provider lists and take note of your co-pays for in- and out-of-network providers. Once you have decided on a plan, read through your policy and keep your insurance card handy in the event of winter illnesses or accidents. Your health insurance may offer alternatives to waiting at the doctor's office or a trip to the emergency room. Ask your insurance provider if they have a nurse help hotline that can answer questions about your symptoms or if your pharmacy has an urgent care center that will accept your insurance.

If you are traveling over the holidays, review your policy and make a list of pharmacies, urgent care centers and hospitals that accept your insurance in your destination city. Prior to leaving town, it is also a good idea to check with your insurance company about in-network healthcare providers at your destination. If you receive care from an out-of-network provider, you could pay more for treatment. Bring this information and health insurance cards for all family members with you when you travel.

More Information: If you have questions about your insurance options or insurance coverage, contact the Delaware Department of Insurance at 1-800-282-8611 or visit our website, [www.delawareinsurance.gov](http://www.delawareinsurance.gov). For tips on picking the best insurance coverage that fits you and your needs, visit [www.InsureUOnline.org](http://www.InsureUOnline.org).

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*Mission of the Department of Insurance: Protecting Delawareans  
through regulation  
and education while providing oversight of the insurance  
industry to best serve the public.*